

SERFF Tracking Number:	AMMH-125639670	State:	Arkansas
Filing Company:	American Modern Home Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	20080421-02		
TOI:	01.0 Property	Sub-TOI:	01.0002 Personal Property (Fire and Allied Lines)
Product Name:	DP-1 Program (077)		
Project Name/Number:	DP-1 Program (077) TRIA form filing/20080421-02		

Filing at a Glance

Company: American Modern Home Insurance Company

Product Name: DP-1 Program (077)

SERFF Tr Num: AMMH-125639670 State: Arkansas

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Co Tr Num: 20080421-02

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Jessica Housley

Disposition Date: 05/09/2008

Date Submitted: 05/08/2008

Disposition Status: Approved

Effective Date Requested (New): 06/01/2008

Effective Date (New): 06/01/2008

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal): 07/01/2008

State Filing Description:

General Information

Project Name: DP-1 Program (077) TRIA form filing

Status of Filing in Domicile: Pending

Project Number: 20080421-02

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/09/2008

State Status Changed: 05/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

American Modern Home Insurance Company is submitting a form filing for its DP-1 Program. We have updated our terrorism endorsements to follow the revisions of ISO's TRIA 2007 Reauthorization filings for dwelling property.

Company and Contact

SERFF Tracking Number: AMMH-125639670 State: Arkansas

Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 20080421-02

TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: DP-1 Program (077)

Project Name/Number: DP-1 Program (077) TRIA form filing/20080421-02

Filing Contact Information

Jessi Housley, Filing Analyst jhousley@amig.com
 7000 Midland Blvd. (800) 759-9008 [Phone]
 Amelia, OH 45102 (513) 947-4820[FAX]

Filing Company Information

American Modern Home Insurance Company CoCode: 23469 State of Domicile: Ohio
 7000 Midland Blvd. Group Code: 127 Company Type:
 Amelia, OH 45102 Group Name: State ID Number:
 (800) 759-9008 ext. [Phone] FEIN Number: 31-0715697

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Modern Home Insurance Company	\$50.00	05/08/2008	20167278

SERFF Tracking Number:	AMMH-125639670	State:	Arkansas
Filing Company:	American Modern Home Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	20080421-02		
TOI:	01.0 Property	Sub-TOI:	01.0002 Personal Property (Fire and Allied Lines)
Product Name:	DP-1 Program (077)		
Project Name/Number:	DP-1 Program (077) TRIA form filing/20080421-02		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	05/09/2008	05/09/2008

<i>SERFF Tracking Number:</i>	<i>AMMH-125639670</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Modern Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>20080421-02</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>DP-1 Program (077)</i>		
<i>Project Name/Number:</i>	<i>DP-1 Program (077) TRIA form filing/20080421-02</i>		

Disposition

Disposition Date: 05/09/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 07/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125639670 State: Arkansas
 Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: 20080421-02
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: DP-1 Program (077)
 Project Name/Number: DP-1 Program (077) TRIA form filing/20080421-02

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms List	Approved	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Premises Liability Cap on Losses from Certified Acts of Terrorism	Approved	Yes

SERFF Tracking Number: AMMH-125639670 State: Arkansas

Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 20080421-02

TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: DP-1 Program (077)

Project Name/Number: DP-1 Program (077) TRIA form filing/20080421-02

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Cap on Losses from Certified Acts of Terrorism	SDY00	02/08	Endorsement/Amendment/Conditions	Replaced Form #: SDY00 (04/05) Previous Filing #: AR-PC-05-015129		SDY00-0208.pdf
Approved	Premises Liability Cap on Losses from Certified Acts of Terrorism	PLY00	02/08	Endorsement/Amendment/Conditions	Replaced Form #: PLY00 (04/05) Previous Filing #: AR-PC-05-015129		PLY00-0208.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DWELLING PROPERTY CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The federal Terrorism Risk Insurance Act includes the following criteria in a "certified act of terrorism":

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act:
 - a. is violent or dangerous to human life, property or infrastructure; and
 - b. is committed by an individual or individuals; and
 - c. is part of an effort:
 - (1) to coerce the civilian population of the United States; or
 - (2) to influence the policy or affect the conduct of the United States Government by coercion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMISES LIABILITY CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The federal Terrorism Risk Insurance Act includes the following criteria in a "certified act of terrorism":

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act:
 - a. is violent or dangerous to human life, property or infrastructure; and
 - b. is committed by an individual or individuals; and
 - c. is part of an effort:
 - (1) to coerce the civilian population of the United States; or
 - (2) to influence the policy or affect the conduct of the United States Government by coercion.

SERFF Tracking Number: AMMH-125639670 State: Arkansas
Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 20080421-02
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: DP-1 Program (077)
Project Name/Number: DP-1 Program (077) TRIA form filing/20080421-02

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Approved 05/09/2008
Comments:
Attachments:
F777_transmittal.pdf
F778 Form Sched.pdf

Satisfied -Name: Forms List
Review Status: Approved 05/09/2008
Comments:
Attachment:
AR 077 DW Forms List.pdf

Property & Casualty Transmittal Document


1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
American Modern Insurance Group	127

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Modern Home Insurance Company	Ohio	23469	31-0715697	

5. Company Tracking Number	20080421-02
-----------------------------------	--------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jessi Housley PO Box 5323 Cincinnati, OH 45102-5323	Filing Analyst	(800) 759-9008 x6830	(513) 947-4820	jhoussley@amig.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Jessi Housley		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	01.0 Property
10. Sub-Type of Insurance (Sub-TOI)	01.0002 Personal Property (Fire and Allied Lines)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	DP-1 Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 6/1/08 Renewal: 7/1/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	5/8/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	20080421-02
------------	--	-------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

American Modern Home Insurance Company is submitting a form filing for its DP-1 Program. We have updated our terrorism endorsements to follow the revisions of ISO's TRIA 2007 Reauthorization filings for dwelling property.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

Check #:
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		20080421-02		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		n/a		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Dwelling Property Cap on Losses from Certified Acts of Terrorism	SDY00 (02/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	SDY03 (04/05)	AR-PC-05-015129
02	Premises Liability Cap on Losses from Certified Acts of Terrorism	PLY00 (02/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	PLY03 (04/05)	AR-PC-05-015129
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

<p style="text-align: center;">ARKANSAS AMERICAN MODERN HOME INSURANCE COMPANY DP-1 PROGRAM</p>
--

POLICY AND DECLARATION PAGE

<u>Form Number</u>	<u>Title</u>
S2001 (07/88)	Dwelling Property – Basic Form
0110-4269 (5/92)	Declaration Page

OPTIONAL AND MANDATORY ENDORSEMENTS BY PROGRAM

Owner Occupied Dwelling

Optional Endorsements

70399 (03/85)	Notice of Cancellation or Non Renewal
71923 (01/06)	General Change
72677 (02/06)	Additional Living Expense
73182 (05/99)	Animal Liability Exclusion
DF001 (05/06)	Residence Burglary
SD800 (10/02)	Other Structures Exclusion
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas

Mandatory Endorsements

71428 (02/02)	Arkansas Act 197 of 1987
71682 (08/01)	Special Provisions – Arkansas
73339 (07/02)	Condemnation Endorsement
DF003 (05/06)	Reduction in Coverage when Vacant or Unoccupied
EQDECLN 03 (03/00)	Application Supplement – Declination of Residential Earthquake Coverage
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Dwelling Property Basic Form Criminal Acts Exclusion

Seasonal Dwelling

Optional Endorsements

70399 (03/85)	Notice of Cancellation or Non Renewal
71923 (01/06)	General Change
73182 (05/99)	Animal Liability Exclusion
SD800 (10/02)	Other Structures Exclusion
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas

Mandatory Endorsements

71428 (02/02)	Arkansas Act 197 of 1987
71682 (08/01)	Special Provisions – Arkansas
73339 (07/02)	Condemnation Endorsement
EQDECLN 03 (03/00)	Application Supplement – Declination of Residential Earthquake Coverage
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion

Mandatory When Personal Liability is Purchased (available on Owner Occupied & Renewal Seasonal Programs)

S2005 (07/88)	Personal Liability Policy
SDP03 (11/01)	Total Pollution Exclusion - Arkansas
73183 (05/06)	Special Limit for Animal Liability
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion
73185 (05/99)	Home Day Care Exclusion
73186 (03/00)	Lead Contamination Exclusion
DLB00 (02/00)	Assault and Battery Exclusion
DLE00 (03/00)	Punitive or Exemplary Damages Exclusion
SDM00 (06/02)	Personal Liability Mold Exclusions

NEW PAGE		PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION	X	F-1	6/1/08	4/21/08

<p style="text-align: center;">ARKANSAS AMERICAN MODERN HOME INSURANCE COMPANY DP-1 PROGRAM</p>
--

Rental Dwelling

Optional Endorsements

70399 (03/85)	Notice of Cancellation or Non Renewal
71487 (03/98)	Vandalism and Malicious Mischief Exclusion
71923 (01/06)	General Change
DF001 (05/06)	Residence Burglary
SD800 (10/02)	Other Structures Exclusion
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas

Mandatory Endorsements

71428 (02/02)	Arkansas Act 197 of 1987
71682 (08/01)	Special Provisions – Arkansas
73339 (07/02)	Condemnation Endorsement
DF003 (05/06)	Reduction in Coverage when Vacant or Unoccupied
EQDECLN 03 (03/00)	Application Supplement – Declination of Residential Earthquake Coverage
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion
SDY00 (02/08)	Cap on Losses from Certified Acts of Terrorism-Arkansas

Vacant Dwelling

Optional Endorsements

70399 (03/85)	Notice of Cancellation or Non Renewal
71923 (01/06)	General Change
SD800 (10/02)	Other Structures Exclusion
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas

Mandatory Endorsements

71428 (02/02)	Arkansas Act 197 of 1987
71682 (08/01)	Special Provisions – Arkansas
71884 (05/06)	Permitted Vacancy Clause
73339 (07/02)	Condemnation Endorsement
EQDECLN 03 (03/00)	Application Supplement – Declination of Residential Earthquake Coverage
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion

Mandatory when Premises Liability is Purchased (available on Rental, New Business Seasonal & Vacant Programs)

PL003 (10/01)	Premises Liability Endorsement - Arkansas
71562 (03/92)	Arkansas Premises Liability Amendatory
73253 (03/00)	Premises Liability Lead Poisoning Exclusion
PLM00 (04/02)	Premises Liability Mold Exclusion
PLY00 (02/08)	Premises Liability Cap on Losses from Certified Acts of Terrorism-Arkansas (Rental Only)

FORMS NOT REQUIRED TO BE FILED

IN614 (09/06)	Important Notice to Policyholders – Flood and Earthquake Exclusion
SDN30 (02/08)	Dwelling Policy Notice to Policyholders-Provisions of Terrorism Coverage (Rental Only)

NEW PAGE		PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION	X	F-2	6/1/08	4/21/08